

Ser. No. 09/692,697  
Atty. Ref. Peregrin-P1-00  
Art Unit 3691

I. AMENDMENT

A. In the Claims

RECEIVED  
CENTRAL FAX CENTER

JUL 18 2007

Please amend the claims as follows:

1. (Currently amended) ~~A method of transferring an inbound~~

~~communication to one of a plurality of credit counseling agencies, the method including the steps of:~~

~~\_\_\_\_\_ receiving an inbound communication from a debtor of a creditor in a manner sufficient to identify a referrer identity corresponding to the creditor;~~

~~\_\_\_\_\_ selecting which one of a plurality of credit counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria responsive to the referrer identity; and~~

~~\_\_\_\_\_ connecting the inbound communication to the one of the plurality of the credit counseling agencies in accordance with the creditor's referral criteria.~~

A method of routing a communication, the method including:

automatically capturing a number corresponding to an inbound communication,

attempting to identify a caller from the number, and

routing the communication to an outbound communication path regardless of

whether the caller is identified, wherein the routing is responsive to the number and to whether the caller is identified.

2. (Currently amended) ~~The method of claim 1, wherein the step of~~

~~receiving is carried out with said inbound communication including a telephone connection to the debtor of the creditor having the creditor identity.~~

A method of routing a communication, the method including:

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capturing, automatically, a number corresponding to an inbound communication;  
attempting, automatically, to identify a caller from the number; and  
routing, automatically, the communication to an outbound communication path  
regardless of whether the caller is identified, wherein the routing is responsive to the number  
and to whether a prior communication was received from the caller.

3. (Currently amended) ~~A method of referring a telephone communication to one of a plurality of credit counseling agencies based on creditor criteria, the method including the steps of:~~

~~storing telephone numbers of a plurality of credit counseling agencies in memory accessible by a digital electrical computer;~~  
~~obtaining creditor criteria for selecting one of the credit counseling agencies;~~  
~~storing said creditor criteria for access by said computer;~~  
~~identifying creditor of a debtor;~~  
~~selecting one of the credit counseling agencies by accessing the criteria,~~  
~~applying the creditor criteria, and accessing one of the stored telephone numbers; and~~  
~~connecting the debtor by telephone to the one of the stored telephone numbers.~~

A method of controlling an automatic communication routing system, the method including:

controlling, with a computer program, an automatic communication routing system, wherein the computer program controls the system to perform operations of:  
attempting to identify a caller from an inbound communication;  
capturing a network address corresponding to the communication; and  
routing the communication to an outbound communication path,

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regardless of whether the caller is successfully identified, and a prior communication to the system by the caller causes the computer program to follow a different program logic path in carrying out the routing.

4. (Currently amended) ~~The method of any one of claims 2 and 3, further including the steps of:~~

~~\_\_\_\_\_ using Automatic Number Identification to detect a telephone number; and~~  
~~\_\_\_\_\_ associating the telephone number with debtor information.~~

The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, performing a database look up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

5. (Currently amended) ~~The method of any one of claims 2 and 3, further including the steps of:~~

~~\_\_\_\_\_ using Dialed Number Identification Service to detect a telephone number; and~~  
~~\_\_\_\_\_ associating the telephone number with creditor information.~~ The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, performing a database look up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

6. (Currently amended) ~~The method of any one of claims 2 and 3, further including the steps of:~~

~~\_\_\_\_\_ receiving debtor identifying information by telephony; and~~  
~~\_\_\_\_\_ communicating the information from said telephony to the creditor for tracking~~

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~~debtor payment performance with said debtor identifying information. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of a last time when the caller called.~~

7. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the creditor being a bank. The method of claim 6, wherein the caller is successfully identified as a credit card customer.~~

8. (Currently amended) ~~The method of any one of claims 2 and 3, further including the step of:~~  
~~\_\_\_\_\_ providing some of said credit counseling agencies with call activity reporting by means of a secure web site. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of an outbound call number associated with the caller.~~

9. (Currently amended) ~~The method of any one of claims 2 and 3, further including the step of:~~  
~~\_\_\_\_\_ providing the creditor with call activity reporting. The method of claim 8, wherein the caller is successfully identified as a credit card customer.~~

10. (Currently amended) ~~The method of any one of claims 2 and 3, further including the step of:~~  
~~\_\_\_\_\_ providing a web site demonstration of said method. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified as a credit~~

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card customer, performing a database look up of a social security number associated with the caller.

11. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the credit counseling agencies. The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store an automatic number identification (ANI) area code associated with the inbound communication.~~

12. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit counseling agencies. The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store an outbound call number associated with the inbound communication.~~

13. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a call routing triggered by time of day. The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a dialed number information service number (DNIS)~~

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and an automatic number identification (ANI) number associated with the inbound communication.

14. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a call routing triggered by location of the debtor. The~~  
method of any one of claims 1-3, wherein the routing includes, once the caller is not  
successfully identified, accessing a database to store a state of origin associated with the  
inbound communication.

15. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the credit counseling agencies. The~~  
method of any one of claims 1-3, wherein the routing includes, once the caller is not  
successfully identified, accessing a database to store a start date associated with the inbound  
communication.

16. (Currently amended) ~~The method of any one of claims 2 and 3, wherein the step of selecting includes:~~

~~\_\_\_\_\_ applying as said criteria a default call routing triggered by a failure to make a first connection to one of the credit counseling agencies. The method of any one of claims 1-3,~~  
wherein the routing includes, once the caller is not successfully identified, accessing a database  
to store a start time associated with the inbound communication.

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17. (Currently amended) ~~The method of any one of claims 2 and 3, further~~  
including the steps of:

~~storing call referral information including number of calls and call duration data~~  
~~for each of said credit counseling agencies; and~~

~~generating a report of said call referral information.~~ The method of any one of  
claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing  
a database to store a credit card number associated with the inbound communication.

18. (Currently amended) ~~The method of any one of claims 2 and 3, further~~  
including the steps of:

~~storing call referral information including caller hang-up data; and~~

~~generating a report of said call referral information.~~ The method of any one of  
claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing  
a database to store an outbound call number associated with the inbound communication.

19. (Currently amended) ~~The method of any one of claims 2 and 3, further~~  
including the steps of:

~~storing call referral information including attempted but uncompleted call~~  
~~connecting; and~~

~~generating a report of said call referral information.~~ The method of any one of  
claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing  
a database to store a call result associated with the inbound communication.

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20. (Currently amended) ~~The method of any one of claims 2 and 3, further including the step of:~~

~~\_\_\_\_\_ generating a call referral report by time period for each of said credit counseling agencies. The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a call end time associated with the inbound communication.~~

21. (Currently amended) ~~The method of claim 20, further including the step of:~~

~~\_\_\_\_\_ including in the report an analysis of call referral activity by time of day. The method of any one of claims 1-3, wherein database data associated with the caller controls selection of a call routing model.~~

22. (Currently amended) ~~The method of claim 20, further including the step of:~~

~~\_\_\_\_\_ including in the report an analysis of call referral activity by day of week. The method of claim 21, wherein the database comprises an interactive voice response portion, and further including populating the portion with customer data.~~

23. (Currently amended) ~~The method of claim 20, further including the step of:~~

~~\_\_\_\_\_ including in the report an analysis of call referral activity by state of debtor. The method of any one of claims 1-3, wherein the routing is carried out, at least in part, based on a~~



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percentage of calls going to two or more agencies.

24. (Currently amended) ~~The method of claim 20, further including the step of:~~

~~\_\_\_\_\_ including in the report an analysis of uncompleted calls.~~ The method of any one of claims 1-3, wherein the routing is carried out, at least in part, based on a state where the call originated from.

25. (Currently amended) ~~The method of any one of claims 2 and 3, further including the step of:~~

~~\_\_\_\_\_ generating a call referral report including a comparison of said credit counseling agencies.~~ The method of any one of claims 1-3, wherein the routing includes seizing an outbound channel and sending dual-tone multi-frequency (DTMF) digits down the channel.

26. (Currently amended) ~~The method of claim 25, further including the step of:~~

~~\_\_\_\_\_ wherein the step of generating includes generating the call referral report including the comparison of said credit counseling agencies by a respective one of the creditors.~~ The method of any one of claims 1-3, wherein the routing includes seizing an outbound channel and sending dual-tone multi-frequency (DTMF) digits down the channel.

27-33. (Cancelled)